

Exhibit “A”

Subordination Agreement

This **Subordination Agreement** (hereinafter referred to as the "Agreement") is entered into as of April _____, 2022, by and between The Township of West Orange, with a mailing address of 66 Main Street, West Orange, NJ. 07052, (hereinafter referred to as the "Subordinator") and, Union Home Mortgage, with a mailing address of 8241 Dow Circle West, Strongsville, OH 44136, (hereinafter referred to as the "Franchisee"), collectively referred to as the "Lender," both of whom agree to be bound by this Agreement.

1. The Borrower, with a mailing address of 230 Eagle Rock Avenue, West Orange, NJ. 07052 (hereinafter referred to as the "Borrower") has applied to the Lender for a loan to be made to the Borrower and to be evidenced by a promissory note secured by a mortgage covering certain real property.

The real property offered by the Borrower as security to the Lender is currently subject to the prior lien described below. The Lender will make such loan to the Borrower only on the condition precedent that such prior lien be subordinated to the Lender's mortgage described below.

In consideration of the matters described above, and of the mutual benefits and obligations set forth in this agreement, the parties agree as follows:

2. Subordination of Mortgage. The mortgage to be subordinated covers real property described as 230 Eagle Rock Avenue, West Orange, NJ. 07052, and made on July 15, 2011, between the Borrower and the Subordinator, and filed or recorded on September 20, 2011, in Book 12328, Page 2219 of the records of the County of Essex, State of, New Jersey, shall be and the same is now subordinated and made subject and subsequent to the lien of that certain mortgage covering the real property referenced above, between the Borrower and the Lender.

3. Legal and Binding Agreement. This Agreement is legal and binding between the Parties as stated above. The Parties each represent that they have the authority to enter into this Agreement.

The undersigned Subordinator has executed this agreement at _____ on the date first appearing above.

The Parties agree to the terms and conditions set forth above as demonstrated by their signatures as follows:

Subordinator's Printed Name Franchisee's Printed Name Borrower's Printed Name

Subordinator's Signature Franchisee's Signature Borrower's Signature

Date Date Date